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FROM: Jason R. Graff

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MESSAGE:

Attached is the Amendment and Reply to Office Action for Serial No. 10/707,313.

ORIGINAL DOCUMENT: Will not be sent

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CONFIRMATION NO.:

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Date: January 27, 2005 By Genny Fitzgerald
Signature of Person Depositing Facsimile

PATENT**IN THE UNITED STATES PATENT AND
TRADEMARK OFFICE**

Applicants: Carlos Fides, et al. Docket No. 60655.2400

Serial No.: 10/707,313 Filing Date: December 4, 2003

Group Art Unit: 3624 Examiner: Hamilton, Lalita M.

Title: GUARANTEED
NEGOTIATION
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AMENDMENT AND REPLY TO OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action mailed November 24, 2004, of which this reply is within the shortened three month statutory period for reply, Applicant respectfully requests entry of the amendments set forth below and consideration of the remarks that follow.

AMENDMENTS

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 6 of this paper.